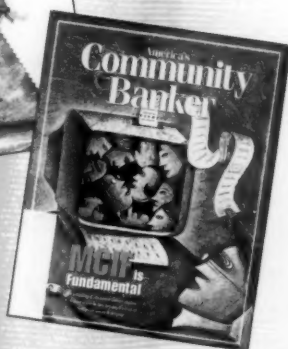
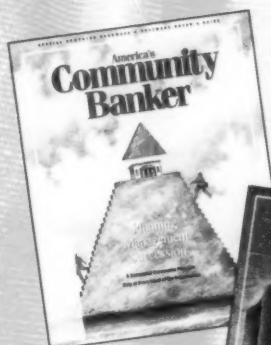
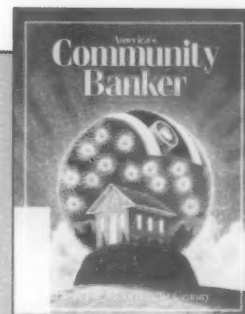


1997



Accounting
Affordable Housing
America's Community Bankers
Appraising
Branch Management
Charter Modernization
Commercial Lending
Community Banking
Community Development
Community Reinvestment Act
Consumer Lending

AMERICA'S COMMUNITY BANKER

Credit Unions
Data Processing & Management
Fair Lending
FHLB System
Investments
Legislation
Management
Marketing
Mortgage Lending
Mutual Institutions
Online Banking & Electronic Commerce
Operations
Personnel Management
Regulation
Retail Banking
Secondary Mortgage Markets
Security
Technology
Trends

EDITORIAL INDEX

Welcome to the 1997 *America's Community Banker* editorial index. The index lists articles from the January through December 1997 issues of *America's Community Banker* magazine.

The editorial index features 30 subject categories. Articles involving more than one category are listed more than once to provide for cross-referencing.

Feature articles are listed in bold type. Monthly columns are listed in italics.

ACCOUNTING

"New Accounting Standards: Changing the Fundamentals," May 1997, p. 27.

"Standards in the Pipeline," May 1997, p. 30.

AFFORDABLE HOUSING

"Fannie Mae Offers Incentives for Long Island Seniors," January 1997, p. 8.

"FHLBank of Topeka Funds Multifamily Housing," February 1997, p. 7.

"Models That Work' Highlights Housing Successes," April 1997, p. 9.

"Enabling Communities to Flourish," April 1997, p. 12.

"A Partnership with Your FHLBank," April 1997, p. 14.

"Chicago Housing Pilot Provides \$21.6 Million in Loans," May 1997, p. 8.

"What's Hot, What's Not in Mortgage Lending," May 1997, p. 21.

"NeighborWorks Campaign Exceeds Goals," July 1997, p. 6.

"Savings Institutions Receive Community Investment Awards," July 1997, p. 7.

"Seattle FHLBank Launches Homeownership Pilots," October 1997, p. 11.

"\$4.7 Million Approved for Affordable Housing in New England," October 1997, p. 12.

AMERICA'S COMMUNITY BANKERS

"Charter Modernization," January 1997, p. 29.

"ACB Charter Issues Task Force," January 1997, p. 31.

"New COMPAC Manager Sets Goals," February 1997, p. 32.

"Models That Work' Highlights Housing Successes," April 1997, p. 9.

"Choosing Vendors & Consultants," June 1997, p. 28.

"America's Community Banking Partners, Inc.," June 1997, p. 31.

"Faircloth 'Adamantly Opposed' to Thrift Charter Elimination," December 1997, p. 6.

"Royce, Weller Call for Industry Input to Shape Modernization Debate," December 1997, p. 6.

"A Model for Modernization," December 1997, p. 7.

"Work for Best Long-term Charter, Schosberg Says," December 1997, p. 7.

"Housing Partners Sets Record Donation for Clara House," December 1997, p. 10.

"Mahoney: Marrying 'High-Tech, High-Touch' a Priority," December 1997, p. 10.

"A 21st Century Pioneer," December 1997, p. 11.

"Striking a Balance," December 1997, p. 16.

APPRAISING

"Appraising the Appraisal Industry," February 1997, p. 17.

"Automated Underwriting Expedites Appraisals," February 1997, p. 19.

"AVMs' Prompting Appraisers to Review Their Services," August 1997, p. 8.

BRANCH MANAGEMENT

"Reaping a Return on Knowledge," February 1997, p. 10.

"Form Follows Function," March 1997, p. 10.

"What Should We Be Building?" March 1997, p. 14.

"Choosing Vendors & Consultants," June 1997, p. 28.

"Addressing Marketplace Communications," July 1997, p. 29.

"10 Ways to Make Technology Work for You," August 1997, p. 10.

"Tapping the Unbanked," August 1997, p. 22.

"MCIF is Fundamental," September 1997, p. 24.

"Selecting an MCIF System," September 1997, p. 27.

"Study Finds Customers Want Friendly Service," November 1997, p. 7.

"Selling Relationship-Based Products," December 1997, p. 24.

"Building Brand Image," December 1997, p. 29.

CHARTER MODERNIZATION

"Charter Modernization," January 1997, p. 29.

"ACB Charter Issues Task Force," January 1997, p. 31.

"On the Legislative Horizon," March 1997, p. 28.

"Elements of Financial Modernization," March 1997, p. 31.

"Charter Issues, Credit Unions Drive Debate," April 1997, p. 8.

"Hawke Addresses Charter Modernization," April 1997, p. 8.

"Choosing a Bank Charter," August 1997, p. 44.

"Faircloth 'Adamantly Opposed' to Thrift Charter Elimination," December 1997, p. 6.

"Royce, Weller Call for Industry Input to Shape Modernization Debate," December 1997, p. 6.

"A Model for Modernization," December 1997, p. 7.

"Work for Best Long-term Charter, Schosberg Says," December 1997, p. 7.

COMMERCIAL LENDING

"Exploring Knowledge-Based Lending," April 1997, p. 31.

"Challenges Ahead in Small Business Banking," April 1997, p. 32.

"Credit Scoring Serves As Tool for Small Business Lending," August 1997, p. 30.

"Researchers Unveil Winning Small Business Strategies," October 1997, p. 10.

"Struggling with Sweep Accounts," December 1997, p. 18.

"Legislating Interest-Bearing Business Checking Accounts," December 1997, p. 21.

COMMUNITY BANKING

"1997 Brings New Leaders," February 1997, p. 6.

"Acquire or Merge?" March 1997, p. 36.

"Models That Work' Highlights Housing Successes," April 1997, p. 9.

"Lori Mae to Securitize Community Bank Loans," May 1997, p. 7.

"Financial Services Survey, Part II," May 1997, p. 36.

"The Boomer Influence," June 1997, p. 44.

"Savings Institutions Receive Community Investment Awards," July 1997, p. 7.

"The Excellent Adventures of Maye and Faye," July 1997, p. 8.

"Savings Bank Establishes Charitable Foundation," August 1997, p. 7.

"Tapping the Unbanked," August 1997, p. 22.

"Choosing a Bank Charter," August 1997, p. 44.

"Considering Credit Unions," September 1997, p. 38.

"Putting People First," October 1997, p. 8.

"Building a Trust Department," October 1997, p. 14.

"Outsourcing Trust Services," October 1997, p. 19.

"Measuring Profitability," October 1997, p. 48.

"Getting Your Board Involved," November 1997, p. 10.

"The Don't's (and a Few More Do's) of Board Involvement," November 1997, p. 13.

"A 21st Century Pioneer," December 1997, p. 11.

COMMUNITY REINVESTMENT ACT

"CRA Reports May Not Show Positive Performance," May 1997, p. 7.

"Two Savings Institutions Gain FDIC Approval of CRA Strategic Plans," June 1997, p. 6.

"CRA: The Big Guys Get Their Turn," June 1997, p. 40.

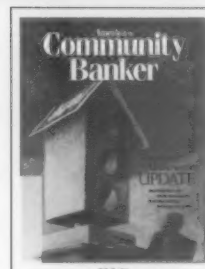
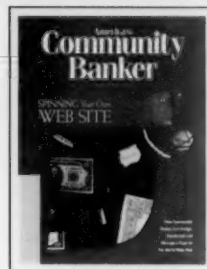
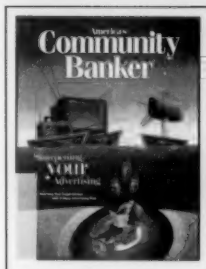
"Examining the New CRA," September 1997, p. 17.

"ACB Member Survey Results: The New CRA," September 1997, p. 20.

JANUARY

FEBRUARY

MARCH



COMMUNITY DEVELOPMENT

"FHLBank of Topeka Funds Multifamily Housing," February 1997, p. 7.

"Enabling Communities to Flourish," April 1997, p. 12.

"A Partnership with Your FHLBank," April 1997, p. 14.

"Savings Institutions Receive Community Investment Awards," July 1997, p. 7.

"Savings Bank Establishes Charitable Foundation," August 1997, p. 7.

CONSUMER LENDING

"Loans Online," February 1997, p. 8.

"The Boomer Influence," June 1997, p. 44.

"Home Equity Lending," July 1997, p. 22.

"Partnership Offers Electronic Loan Generation and Approval," July 1997, p. 38.

"Credit Scoring," August 1997, p. 29.

"Expanded Fair Credit Reporting Act," August 1997, p. 40.

"New Model for Bankruptcy Prediction," November 1997, p. 43.

"BISYS Offers Loan Services Online," November 1997, p. 44.

CREDIT UNIONS

- "NCUA's Interim Rule Struck Down," January 1997, p. 6.
- "On the Legislative Horizon," March 1997, p. 28.
- "Charter Issues, Credit Unions Drive Debate," April 1997, p. 8.
- "Considering Credit Unions," September 1997, p. 38.
- "New Booklet Examines 'Credit Unions: Fact vs. Fiction'," November 1997, p. 42.

FHLB SYSTEM

- "FHLBank of Topeka Funds Multifamily Housing," February 1997, p. 7.
- "Congress and the New QTL," February 1997, p. 38.
- "FHFB Managing Director Announces Retirement," March 1997, p. 6.
- "On the Legislative Horizon," March 1997, p. 28.

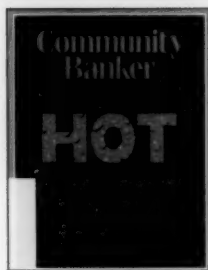
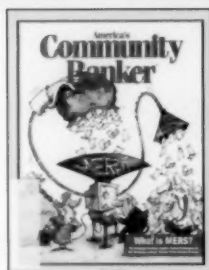
INVESTMENTS

- "Excess Capital," January 1997, p. 10.
- "Countdown to the Year 2000," January 1997, p. 34.
- "A Summary of CMO Structures," January 1997, p. 36.
- "Buying an MBS Today," February 1997, p. 36.
- "Blueprint for Change," March 1997, p. 17.
- "Analysis Paralysis," March 1997, p. 34.
- "Inflation-Indexed Treasury Notes," April 1997, p. 38.
- "Hot Under the 'Collar'," May 1997, p. 34.
- "Buying IRR Insurance," June 1997, p. 42.
- "Caps or Swaps?" July 1997, p. 34.
- "The Value of Real Estate Investment," July 1997, p. 36.
- "Apples and Arbitrages," August 1997, p. 42.
- "Freddie Mac Launches Mortgage Mutual Fund," September 1997, p. 8.
- "Low Inflation, Declining Rates and Mortgage-Backed Securities," September 1997, p. 31.
- "All Assets Are Created Equal," September 1997, p. 36.
- "Providing Mutual Funds: Is the Market Bullish or Bearish?" October 1997, p. 21.
- "Running Your Own Fund: A Tough Go for Many Banks," October 1997, p. 25.
- "A Tale of Two Banks," October 1997, p. 44.
- "Trust-Preferred Stock," November 1997, p. 17.
- "Is It Real, Or Is It MBS?" November 1997, p. 36.
- "A Blueprint for Success," December 1997, p. 46.
- "Analyzing ABS Issuers," December 1997, p. 48.

APRIL

MAY

JUNE

**DATA PROCESSING & MANAGEMENT**

- "Tax Software Allows Compliance with IRS," February 1997, p. 43.
- "Managing Mortgage Data Effectively," April 1997, p. 43.
- "New Payment Solutions from Bottomline," June 1997, p. 47.
- "Mortgage Lending Solutions," August 1997, p. 47.
- "MCIF is Fundamental," September 1997, p. 24.
- "Fiserv Acquires FIS," October 1997, p. 11.

FAIR LENDING

- "Justice Department Settles with New Mexico Lender," March 1997, p. 6.
- "Compliance Issues for Home Equity Lending," July 1997, p. 26.
- "Expanded Fair Credit Reporting Act," August 1997, p. 40.

- "Kanjorski, Morrison Support FHLBank Changes," April 1997, p. 9.
- "Enabling Communities to Flourish," April 1997, p. 12.
- "A Partnership with Your FHLBank," April 1997, p. 14.
- "Seattle FHLBank Launches Homeownership Pilots," October 1997, p. 11.
- "\$4.7 Million Approved for Affordable Housing in New England," October 1997, p. 12.

LEGISLATION

- "Flake, Weller Assess the 105th Congress," January 1997, p. 8.
- "Charter Modernization," January 1997, p. 29.
- "Grassroots Warriors," February 1997, p. 28.
- "New COMPAC Manager Sets Goals," February 1997, p. 32.
- "Congress and the New QTL," February 1997, p. 38.
- "On the Legislative Horizon," March 1997, p. 28.
- "Elements of Financial Modernization," March 1997, p. 31.
- "Kanjorski, Morrison Support FHLBank Changes," April 1997, p. 9.
- "Royce, Weller Call for Industry Input to Shape Modernization Debate," December 1997, p. 6.
- "Legislating Interest-Bearing Business Checking Accounts," December 1997, p. 21.

MANAGEMENT

- "Excess Capital," January 1997, p. 10.
- "Reaping a Return on Knowledge," February 1997, p. 10.
- "One Community Bank's New Strategy," February 1997, p. 42.
- "Sales, Lies and Banking," April 1997, p. 6.
- "Are You Ready for the Year 2000?" May 1997, p. 40.
- "Bank Trustee Transfers of Charitable Trusts," June 1997, p. 17.
- "How to Succeed with Management Succession Planning," June 1997, p. 20.
- "Management Succession from a Regulatory Perspective," June 1997, p. 23.
- "Choosing Vendors & Consultants," June 1997, p. 28.
- "The Excellent Adventures of Maye and Faye," July 1997, p. 8.

- "Purchasing Affordable Health Care Benefits," July 1997, p. 10.
- "Medical Savings Accounts: The Alternative of the Future?" July 1997, p. 12.
- "Addressing Marketplace Communications," July 1997, p. 29.
- "10 Ways to Make Technology Work for You," August 1997, p. 10.
- "Tapping the Unbanked," August 1997, p. 22.
- "Targeting the Burgeoning Immigrant Market," August 1997, p. 25.
- "1997 Resource Guide," August 1997, p. 35.
- "Designing a Performance-Based Compensation Plan," September 1997, p. 10.
- "Director Compensation," September 1997, p. 13.
- "MCIF is Fundamental," September 1997, p. 24.
- "Selecting an MCIF System," September 1997, p. 27.
- "Building a Trust Department," October 1997, p. 14.
- "Outsourcing Trust Services," October 1997, p. 19.
- "Measuring Profitability," October 1997, p. 48.
- "Study Finds Customers Want Friendly Service," November 1997, p. 7.
- "Cuomo Pledges Reform in MBA Speech," November 1997, p. 7.
- "Getting Your Board Involved," November 1997, p. 10.
- "The Don'ts (and a Few More Do's) of Board Involvement," November 1997, p. 13.

MARKETING

- "Sharpening Your Advertising," January 1997, p. 24.
- "Internet Advertising," January 1997, p. 27.
- "Spinning Your Own Web Site," February 1997, p. 22.
- "Compliance and Advertising," April 1997, p. 36.

- "Banks Must More Aggressively Market Online Services," June 1997, p. 7.
- "Targeting the Burgeoning Immigrant Market," August 1997, p. 25.
- "MCIF is Fundamental," September 1997, p. 24.
- "Selling Relationship-Based Products," December 1997, p. 24.
- "Building Brand Image," December 1997, p. 29.
- "Customized Publications Add Value to Marketing Efforts," December 1997, p. 50.

MORTGAGE LENDING

- "Mortgage Bankers Increase Minority Lending," January 1997, p. 7.
- "Pilot Looks at Quicker Mortgage Originations," January 1997, p. 7.
- "The Right of Rescission," February 1997, p. 40.
- "Automated Underwriting Update," March 1997, p. 20.
- "Choosing an Automated Underwriting Interface Provider," March 1997, p. 25.
- "New Techniques in Mortgage Scoring," March 1997, p. 38.
- "Models That Work' Highlights Housing Successes," April 1997, p. 9.
- "Enabling Communities to Flourish," April 1997, p. 12.
- "A Partnership with Your FHLBank," April 1997, p. 14.
- "What is MERS?" April 1997, p. 24.
- "MERS Membership Information," April 1997, p. 28.
- "Managing Mortgage Data Effectively," April 1997, p. 43.
- "Chicago Housing Pilot Provides \$21.6 Million in Loans," May 1997, p. 8.
- "What's Hot, What's Not in Mortgage Lending," May 1997, p. 21.
- "A Widened Capital Gains Exclusion?" May 1997, p. 23.

"Program Helps Elderly Homeowners Find Reverse Mortgages," June 1997, p. 6.

"Fannie Mae Releases Upgraded Automated Underwriting Software," June 1997, p. 46.

"NeighborWorks Campaign Exceeds Goals," July 1997, p. 6.

"Home Equity Lending," July 1997, p. 22.

"Compliance Issues for Home Equity Lending," July 1997, p. 26.

"Fiserv Introduces Online Mortgage Documentation System," July 1997, p. 39.

"With Internet Mortgage Volume Predicted to Grow, Get Prepared," August 1997, p. 7.

"AVMs' Prompting Appraisers to Review Their Services," August 1997, p. 8.

"To Service or Not to Service," August 1997, p. 14.

"The Return of Prepayment Penalties," August 1997, p. 20.

"Credit Scoring," August 1997, p. 29.

"Credit Scoring Serves as Tool for Small Business Lending," August 1997, p. 30.

"Freddie Mac, GE Capital Provide Access to Automated Underwriting," August 1997, p. 46.

"Mortgage Lending Solutions," August 1997, p. 47.

"Freddie Mac Makes Automated Underwriting More Affordable," September 1997, p. 40.

"Savings Bank Launches Loan by Phone Program," September 1997, p. 40.

"Fannie Mae Launches New Reverse Mortgage Product," September 1997, p. 41.

"Customizable Point-of-Sale System for Mortgages," September 1997, p. 41.

"Internet Access to Property Records Saves Time and Money," September 1997, p. 43.

"Home Finance in the 21st Century," October 1997, p. 30.

"Home Buyers of the Future," October 1997, p. 33.

"The Role of Technology," October 1997, p. 37.

"Mortgage Lending on the 'Net'," October 1997, p. 52.

"House Votes to Protect Seniors from Reverse Mortgage Scams," November 1997, p. 8.

"Subprime Lending Trends," November 1997, p. 31.

"What Are B and C Loans?" November 1997, p. 34.

"Financing Manufactured Housing," November 1997, p. 38.

"Fannie Mae Introduces Loss Mitigation Tool," November 1997, p. 43.

"Loss Mitigation Practices," December 1997, p. 33.

"Working on Options with Borrowers," December 1997, p. 35.

"FHA Processing Through Loan Prospector," December 1997, p. 51.

MUTUAL INSTITUTIONS

"Blueprint for Change," March 1997, p. 17.

"Considering Credit Unions," September 1997, p. 38.

"OTS Adopts Conversion Rule," October 1997, p. 55.

ONLINE BANKING/ELECTRONIC COMMERCE

"Second Online Savings Institution Debuts," January 1997, p. 6.

"Online Initiatives," January 1997, p. 39.

"Loans Online," February 1997, p. 8.

"Spinning Your Own Web Site," February 1997, p. 22.

"Web Spinners," February 1997, p. 25.

"Effort Aims to Explain Electronic Payment Law," March 1997, p. 38.

"Consolidation Drives Home Banking," May 1997, p. 39.

"Banks Must More Aggressively Market Online Services," June 1997, p. 7.

"Study Supports Bank Control of Payment System," June 1997, p. 7.

"The Internet Comes to Home Banking," June 1997, p. 10.

"IBM, Banking Consortium Develop Standards for Online Banking," June 1997, p. 13.

"Banking on Web TV," July 1997, p. 6.

"Electronic Payment Infrastructure Needed," July 1997, p. 7.

"Partnership Offers Electronic Loan Generation and Approval," July 1997, p. 38.

"Fiserv Introduces Online Mortgage Documentation System," July 1997, p. 39.

"ATM Security Lighting; Home Banking by Phone," July 1997, p. 39.

"Microsoft and First Data Form Internet Bill Payment Company," August 1997, p. 6.

"CheckFree 'E-Bill' Enshrined at Smithsonian," August 1997, p. 6.

"With Internet Mortgage Volume Predicted to Grow, Get Prepared," August 1997, p. 7.

"ROI for Web Investments," August 1997, p. 46.

"Profiling the Online Banking Customer," September 1997, p. 6.

"Consultant Addresses Internet Privacy," September 1997, p. 7.

"Banking and Investment Channel on the Web," October 1997, p. 11.

"Travelers Express and NCR Provide Web-Based Services," October 1997, p. 12.

"Mortgage Lending on the 'Net'," October 1997, p. 52.

"Microsoft Introduces Online Security Product," October 1997, p. 53.

"OTS Proposed Rule Would Open Electronic Banking," November 1997, p. 6.

"New York Smart Card Trial Underway," November 1997, p. 42.

"BISYS Offers Loan Services Online," November 1997, p. 44.

"Web-Based Trust and Investment Management Service," December 1997, p. 51.

OPERATIONS

"Countdown to the Year 2000," January 1997, p. 34.

"Copy, Collate, Staple and Bank?" February 1997, p. 7.

"Spinning Your Own Web Site," February 1997, p. 22.

"One Community Bank's New Strategy," February 1997, p. 42.

"Tax Software Allows Compliance with IRS," February 1997, p. 43.

"Record Supermarket Branch Growth in 1996," March 1997, p. 7.

"Effort Aims to Explain Electronic Payment Law," March 1997, p. 38.

"Community Bank Implements New Imaging Platform," March 1997, p. 39.

"Kiosk Banking," April 1997, p. 18.

"Kiosk Inroads," April 1997, p. 21.

"Managing Mortgage Data Effectively," April 1997, p. 43.

"EBT & DDT Bring Opportunity for Community Banks," May 1997, p. 7.

"EBT: Keeping the Benefits in Proper Balance," May 1997, p. 10.

"Treasury's Plan for Direct Deposit Too," May 1997, p. 12.

"Retail-Oriented Supermarket Branches," May 1997, p. 16.

"Beyond the Supermarket," May 1997, p. 19.

"Consolidation Drives Home Banking," May 1997, p. 39.

"Switching from Paper to Electronic Processing," May 1997, p. 39.

"Are You Ready for the Year 2000?" May 1997, p. 40.

"Study Supports Bank Control of Payment System," June 1997, p. 7.

"The Internet Comes to Home Banking," June 1997, p. 10.

"Imaging for ATMs," June 1997, p. 48.

"Now Is Prime Time for Bank Insurance Sales," July 1997, p. 38.

"To Service or Not to Service," August 1997, p. 14.

"MCIF is Fundamental," September 1997, p. 24.

"Selecting an MCIF System," September 1997, p. 27.

"PictureTel Offers Videoconferencing Solution," October 1997, p. 53.

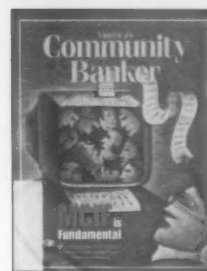
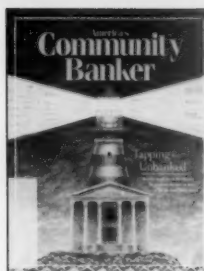
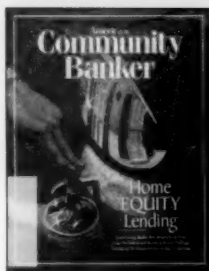
"Compliance and Advertising," April 1997, p. 36.

"OTS Updates Credit Card, Small Business Lending Rule," May 1997, p. 38.

JULY

AUGUST

SEPTEMBER



PERSONNEL MANAGEMENT

"Reaping a Return on Knowledge," February 1997, p. 10.

"Sales, Lies and Banking," April 1997, p. 6.

"Teller Training Program on CD-ROM," June 1997, p. 46.

"Building a Sales Team," June 1997, p. 47.

"Pennsylvania Professor Touts Personnel Investment," August 1997, p. 47.

"Designing a Performance-Based Compensation Plan," September 1997, p. 10.

"Friendly Technology," November 1997, p. 24.

"Tips for 'Designing In' Friendly Technology," November 1997, p. 27.

"Automation Reduces Teller Training Costs," November 1997, p. 43.

"Fed Banks Announce Automated Payments Partnership," June 1997, p. 8.

"Management Succession from a Regulatory Perspective," June 1997, p. 23.

"Examinations at a Distance," July 1997, p. 16.

"Working Afield to Keep in Close Touch with Compliance," July 1997, p. 19.

"Compliance Issues for Home Equity Lending," July 1997, p. 26.

"Examining the New CRA," September 1997, p. 17.

"OTS Upgrades Reporting Software," September 1997, p. 41.

"OTS Begins Implementing Electronic-Based Exams," October 1997, p. 52.

"OTS Adopts Conversion Rule," October 1997, p. 55.

"OTS Proposed Rule Would Open Electronic Banking," November 1997, p. 6.

"TIL Insurance Option Breeds Trouble," November 1997, p. 40.

REGULATION

"Smart Cards," January 1997, p. 16.

"Fed Lowers Fees," February 1997, p. 7.

"OTS Launches Internet Service," February 1997, p. 42.

"OTS Simplifies Regs for Subsidiaries," February 1997, p. 43.

RETAIL BANKING

"MasterCard Teams Up for Automated Toll Road Payment System," January 1997, p. 7.

"Smart Cards," January 1997, p. 16.

"Smart Cards and PCs," January 1997, p. 19.

"Integrating Traditional and Emerging Delivery Systems," January 1997, p. 38.

"Copy, Collate, Staple and Bank?" February 1997, p. 7.

"One Community Bank's New Strategy," February 1997, p. 42.

"Form Follows Function," March 1997, p. 10.

"What Should We Be Building?" March 1997, p. 14.

"Now Is Prime Time for Bank Insurance Sales," July 1997, p. 38.

"MasterCard and Europay Announce Debit Expansion," September 1997, p. 7.

"Study Reveals Wide Use of Value-Added Cards," September 1997, p. 43.

"MasterCard Ad Campaign Targets College Students," October 1997, p. 10.

"Hypercom Introduces Integrated Terminal/Printer," October 1997, p. 55.

"New York Smart Card Trial Underway," November 1997, p. 42.

"Mall Concept Turns Bankers into Retailers," December 1997, p. 51.

"Freddie Mac, GE Capital Provide Access to Automated Underwriting," August 1997, p. 46.

"Fannie Mae Adds Business Forms Option to Web Page," August 1997, p. 47.

"Freddie Mac Launches Mortgage Mutual Fund," September 1997, p. 8.

"Freddie Mac Makes Automated Underwriting More Affordable," September 1997, p. 40.

"Fannie Mae Launches New Reverse Mortgage Product," September 1997, p. 41.

"Fannie, Freddie Outline Priorities," November 1997, p. 6.

"Subprime Lending Trends," November 1997, p. 31.

"What Are B and C Loans?" November 1997, p. 34.

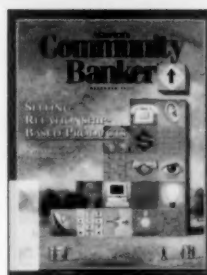
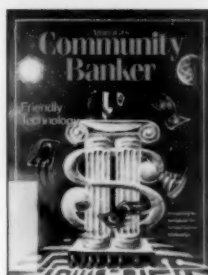
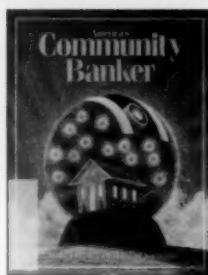
"Fannie Mae Introduces Loss Mitigation Tool," November 1997, p. 43.

"FHA Processing Through Loan Prospector," December 1997, p. 51.

OCTOBER

NOVEMBER

DECEMBER



"Sales, Lies and Banking," April 1997, p. 6.

"Kiosk Banking," April 1997, p. 18.

"Kiosk Inroads," April 1997, p. 21.

"Survey Forecasts Retail Trends," April 1997, p. 40.

"Secure Internet Credit Card Pilot Begins," April 1997, p. 42.

"Redefining the ATM," May 1997, p. 6.

"Retail-Oriented Supermarket Branches," May 1997, p. 16.

"Beyond the Supermarket," May 1997, p. 19.

"Financial Services Survey, Part II," May 1997, p. 36.

"Electronic Payment Infrastructure Needed," July 1997, p. 7.

SECONDARY MORTGAGE MARKETS

"Fannie Mae Offers Incentives for Long Island Seniors," January 1997, p. 8.

"Appraising the Appraisal Industry," February 1997, p. 17.

"Automated Underwriting Expedites Appraisals," February 1997, p. 19.

"Fannie Mae Launches Web Site," March 1997, p. 7.

"Fannie Mae Forecasts Industry Change," March 1997, p. 7.

"New Techniques in Mortgage Scoring," March 1997, p. 38.

"What's Hot, What's Not in Mortgage Lending," May 1997, p. 21.

"Fannie Mae Releases Upgraded Automated Underwriting Software," June 1997, p. 46.

"New System Detects ATM Card Fraud," April 1997, p. 42.

"Spotting Bank Bandits," May 1997, p. 38.

"ATM Security Lighting; Home Banking by Phone," July 1997, p. 39.

"Consultant Addresses Internet Privacy," September 1997, p. 7.

"New ID System Available for ATMs," September 1997, p. 43.

"Microsoft Introduces Online Security Product," October 1997, p. 53.

TECHNOLOGY

"Second Online Savings Institution Debuts," January 1997, p. 6.

"MasterCard Teams Up for Automated Toll Road Payment System," January 1997, p. 7.

"Smart Cards," January 1997, p. 16.

"Smart Cards and PCs," January 1997, p. 19.

"Database Speeds Search for Phone Numbers," January 1997, p. 38.

"Online Initiatives," January 1997, p. 39.

"Java for Your Computer Network?" January 1997, p. 39.

"Banking Applications Explore Biometrics," February 1997, p. 8.

"Loans Online," February 1997, p. 8.

"Spinning Your Own Web Site," February 1997, p. 22.

"Web Spinners," February 1997, p. 25.

"OTS Launches Internet Service," February 1997, p. 42.

"Automated Underwriting Update," March 1997, p. 20.

"Downloadable Smart Card Expected Soon," March 1997, p. 39.

"Schlumberger Announces Card Reader, New Ventures," April 1997, p. 10.

"Kiosk Banking," April 1997, p. 18.

"Kiosk Inroads," April 1997, p. 21.

"What is MERS?" April 1997, p. 24.

"Secure Internet Credit Card Pilot Begins," April 1997, p. 42.

"Consolidation Drives Home Banking," May 1997, p. 39.

"The Internet Comes to Home Banking," June 1997, p. 10.

"IBM, Banking Consortium Develop Standards for Online Banking," June 1997, p. 13.

"1997 Computer Hardware and Software Buyer's Guide," June 1997, p. 35.

"Fannie Mae Releases Upgraded Automated Underwriting Software," June 1997, p. 46.

"Imaging for ATMs," June 1997, p. 48.

"Banking on Web TV," July 1997, p. 6.

"Electronic Payment Infrastructure Needed," July 1997, p. 7.

"Microsoft and First Data Form Internet Bill Payment Company," August 1997, p. 6.

"CheckFree 'E-Bill' Enshrined at Smithsonian," August 1997, p. 6.

"10 Ways to Make Technology Work for You," August 1997, p. 10.

"1997 Resource Guide," August 1997, p. 35.

"Pennsylvania Professor Touts Personnel Investment," August 1997, p. 47.

"Freddie Mac Makes Automated Underwriting More Affordable," September 1997, p. 40.

"Banking and Investment Channel on the Web," October 1997, p. 11.

"The Role of Technology," October 1997, p. 37.

"PictureTel Offers Videoconferencing Solution," October 1997, p. 53.

"Hypercom Introduces Integrated Terminal/Printer," October 1997, p. 55.

"Friendly Technology," November 1997, p. 24.

"Tips for 'Designing In' Friendly Technology," November 1997, p. 27.

"Mahoney: Marrying 'High-Tech, High-Touch' a Priority," December 1997, p. 10.

"New Technology System Helps Community Bank Grow," December 1997, p. 50.

TRENDS

"Internet Advertising," January 1997, p. 27.

"Integrating Traditional and Emerging Delivery Systems," January 1997, p. 38.

"Online Initiatives," January 1997, p. 39.

"Consultant Predicts Major Challenges Ahead for the Banking Industry," February 1997, p. 6.

"Copy, Collate, Staple and Bank?" February 1997, p. 7.

"One Community Bank's New Strategy," February 1997, p. 42.

"Fannie Mae Forecasts Industry Change," March 1997, p. 7.

"Record Supermarket Branch Growth in 1996," March 1997, p. 7.

"Report Predicts Corporate Lending Trends," March 1997, p. 8.

"Downloadable Smart Card Expected Soon," March 1997, p. 39.

"Exploring Knowledge-Based Lending," April 1997, p. 31.

"Challenges Ahead in Small Business Banking," April 1997, p. 32.

"Survey Forecasts Retail Trends," April 1997, p. 40.

"Displaced Bankers Moving to Other Industries," April 1997, p. 43.

"Study Shows Bank Customers Up for Grabs," May 1997, p. 6.

"Retail-Oriented Supermarket Branches," May 1997, p. 16.

"Beyond the Supermarket," May 1997, p. 19.

"What's Hot, What's Not in Mortgage Lending," May 1997, p. 21.

"A Widened Capital Gains Exclusion?" May 1997, p. 23.

"The Internet Comes to Home Banking," June 1997, p. 10.

"IBM, Banking Consortium Develop Standards for Online Banking," June 1997, p. 13.

"Imaging for ATMs," June 1997, p. 48.

"Banking on Web TV," July 1997, p. 6.

"Now Is Prime Time for Bank Insurance Sales," July 1997, p. 38.

"Study Finds Gen-X 'Financially Conservative'," September 1997, p. 6.

"The Future of ATMs," September 1997, p. 8.

"Building a Trust Department," October 1997, p. 14.

"Home Buyers of the Future," October 1997, p. 33.

"The Role of Technology," October 1997, p. 37.

"Mortgage Lending on the 'Net'," October 1997, p. 52.

"Subprime Lending Trends," November 1997, p. 31.

"New York Smart Card Trial Underway," November 1997, p. 42.